IN THE CLAIMS:

22.   (Amended) A system as set forth in claim 17 wherein the system further comprises a customer setup data module including electronic guidelines for the financial institution, wherein the system server generates a score for the applicant based on the credit bureau data and the financial account information and compares the guidelines against the score to evaluate whether to accept the application.

23.   (Amended) A system as set forth in claim 17 wherein the system further comprises a customer setup data module including electronic guidelines for the financial institution, wherein the system server generates a score for the applicant based on the credit bureau data and the account information and compares the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

Please add the following new claims:

33.   A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

accessing a computer network to retrieve preliminary account information for the applicant to determine if the applicant had an account closed "for cause," the preliminary account information being stored in an account information database;

if the applicant had an account closed "for cause," terminating the evaluation;

if the applicant did not have an account closed "for cause," accessing the computer network to retrieve credit bureau data and account information for the applicant, the credit bureau data being stored in a credit bureau database and the account information being stored in the account information database;

generating with a computer a score for the applicant based on the credit bureau data and the account information; and

determining with a computer whether to open the financial account based on the score.

34.   A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

accessing a computer network to retrieve credit bureau data for the applicant, the credit bureau data being stored in a credit bureau database;

accessing the computer network to retrieve account information for the applicant, the account information being stored in an account information database;

generating with a computer a score for the applicant based on the credit bureau data and the account information;

generating with a computer pre-established guidelines;

comparing with a computer the score to the pre-established guidelines to establish a comparison; and

determining with a computer whether to open the financial account based on the comparison.

35.   A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

accessing a computer network to retrieve credit bureau data for the applicant, the credit bureau data being stored in a credit bureau database;

accessing the computer network to retrieve account information for the applicant, the account information being stored in an account information database; and

determining with a computer whether to open the financial account based on the credit bureau data and the account information.

36.   A computer-implemented method of offering a product to a financial account applicant, the method comprising the acts of:

applying for a financial product;

accessing a computer network to retrieve information about the applicant; and

offering the applicant a product different than the financial product.

37.   A method as set forth in claim 36 wherein the product is a different financial product.